

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Finance Deposit Ratio* (FDR), Dana Pihak Ketiga (DPK), Biaya Promosi , Dan *Non Performing Financing* (NPF) terhadap Pertumbuhan Aset Perbankan Syariah di Indonesia. Populasi penelitian ini adalah bank umum syariah yang terdaftar di OJK selama periode 2013-2017 dengan menggunakan data laporan keuangan tahunan. Sampel penelitian dipilih dengan menggunakan teknik purposive sampling sehingga didapatkan 11 bank umum syariah yang memenuhi kriteria. Teknik analisis yang digunakan yaitu regresi berganda dengan menggunakan program SPSS versi 20,0. Hasil uji silmutan mengungkapkan bahwa variabel FDR, DPK, Biaya Promosi, Dan NPF secara sama – sama berpengaruh terhadap pertumbuhan aset perbankan syariah di indonesia.

Kata Kunci: *Finance Deposit Ratio (FDR)* , *Dana Pihak Ketiga (DPK)* , *Promosi* , dan *Non Performing Finance (NPF)* , *Pertumbuhan Aset* , *Bank Syariah*.



ABSTRACT

This study aims to determine the effect of Finance Deposit Ratio (FDR), Third Party Funds (DPK), Promotion Costs, and Non Performing Financing (NPF) on the Growth of Sharia Banking Assets in Indonesia. The population of this study issharia public banks registered at OJK during the period 2013-2017 with use annual financial report data. The research sample was selected using purposive sampling technique so that 11 Islamic banks were obtained meet the criteria. The analysis technique used is multiple regression using SPSS version 20.0 program. Based on the results of multiple regression analysis, the results of this study shows that FDR, DPK, Promotion Cost And NPF have a positive effect on the Growth of Sharia Banking Assets in Indonesia.

Keywords: *Finance Deposit Ratio (FDR), Third Party Funds (DPK), Promotion Costs, and NonPerforming Financing (NPF) , Growth of Sharia Banking Assets.*

